

**Information to identify the case:**

Debtor 1:	<b>Anthony Perez</b>	Social Security number or ITIN:	xxx-xx-8217
	First Name    Middle Name    Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13    5/22/19
Case number:	19-20340-JKS	Date case converted to chapter:	7    10/9/19

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Anthony Perez	
2. All other names used in the last 8 years		
3. Address	650 Ridge Road West Milford, NJ 07480	
4. Debtor's attorney Name and address	Edward P. Azar Law Offices Of Edward P. Azar 2840 Rte. 23 S. Newfoundland, NJ 07435	Contact phone (973) 697-7400
5. Bankruptcy trustee Name and address	Donald V. Biase Biase Associates 110 Allen Road, Suite 304 Basking Ridge, NJ 07920	Contact phone (973) 618-1008

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 10/10/19
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>November 8, 2019 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 1/7/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

United States Bankruptcy Court  
District of New Jersey

In re:  
Anthony Perez  
Debtor

Case No. 19-20340-JKS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 57

Date Rcvd: Oct 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2019.

db  
518267536 +Anthony Perez, 650 Ridge Road, West Milford, NJ 07480-1300  
518267538 Arrow c/o Lendup Card Services, Inc., PO Box 4517, Carol Stream, IL 60197-4517  
+Bank of America, N.A. c/o, KML Law Group, PC, 216 Haddon Avenue, Suite 406,  
Westmont, NJ 08108-2812  
518267540 Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009  
518267541 Best Egg, PO Box 5493, Carol Stream, IL 60197-5493  
518267542 Best Egg, PO Box 3999, St. Joseph, MO 64503-0999  
518267547 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
518267545 +Carrington Mortgage Services, LLC, PO Box 3010, Anaheim, CA 92803-3010  
518267546 +Carrington Mortgage Services, LLC, c/o KML Law Group, PC, 216 Haddon Avenue, Suite 406,  
Westmont, NJ 08108-2812  
518267551 +Estate of Adeline Perez, 650 Ridge Road, West Milford, NJ 07480-1300  
518267552 ExxonMobil, PO Box 78072, Phoenix, AZ 85062-8072  
518267559 FSB Blaze c/o, Blaze MasterCard, PO Box 5096, Sioux Falls, SD 57117-5096  
518267558 FSB Blaze c/o, Blaze MasterCard, PO Box 2534, Omaha, NE 68103-2534  
518267554 First National Credit Card, PO Box 2496, Omaha, NE 68103-2496  
518267556 First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509  
518267557 Fortiva Credit Card c/o Payment, Processing, PO Box 790156, St. Louis, MO 63179-0156  
518267560 Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039  
518267562 Macy's, PO Box 9001094, Louisville, KY 40290-1094  
518267563 Matrix, PO Box 6812, Carol Stream, IL 60197-6812  
518274549 +SST as servicing agent for BEST EGG, 4315 Pickett Road,, St. Joseph, Missouri 64503-1600  
518267566 +Teresa Allgayer, 148 Papscoe Road, Hewitt, NJ 07421-3702  
518351822 +The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555  
518267567 +The Build Card, PO Box 660269, Dallas, TX 75266-0269  
518267568 +The Law Offices of Robert S. Gitmeid &, Assoc., PLLC, 11 Broadway - Suite 1515,  
New York, NY 10004-1318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: azarlawoffice@gmail.com Oct 10 2019 23:10:36 Edward P. Azar,  
Law Offices Of Edward P. Azar, 2840 Rte. 23 S., Newfoundland, NJ 07435  
tr +E-mail/Text: dbiase@iq7technology.com Oct 10 2019 23:12:04 Donald V. Biase,  
Biase Associates, 110 Allen Road, Suite 304, Basking Ridge, NJ 07920-4500  
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2019 23:11:34 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 10 2019 23:11:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518267535 EDI: AMEREXPR.COM Oct 11 2019 02:48:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
518325438 EDI: BECKLEE.COM Oct 11 2019 02:48:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
518267537 EDI: BANKAMER.COM Oct 11 2019 02:48:00 Bank of America Home Loans, PO Box 15222,  
Wilmington, DE 19886-5222  
518267539 +EDI: TSYS2.COM Oct 11 2019 02:48:00 Barclay's Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803  
518267541 E-mail/PDF: MarletteBKNotifications@resurgent.com Oct 10 2019 23:19:58 Best Egg,  
PO Box 5493, Carol Stream, IL 60197-5493  
518267548 +E-mail/Text: bsb@bryantstatebank.com Oct 10 2019 23:11:50 CCS/Bryant State Bank,  
124 West Main Street, Bryant, SD 57221-2058  
518355729 EDI: CRFRSTNA.COM Oct 11 2019 02:48:00 CREDIT FIRST NA, PO BOX 818011,  
CLEVELAND, OH 44181-8011  
518267544 EDI: CAPITALONE.COM Oct 11 2019 02:48:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
518267543 EDI: CAPITALONE.COM Oct 11 2019 02:48:00 Capital One Bank (USA), N.A., PO Box 6492,  
Carol Stream, IL 60197-6492  
518287643 +EDI: AIS.COM Oct 11 2019 02:48:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901  
518380269 +EDI: CITICORP.COM Oct 11 2019 02:48:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
518267549 EDI: RCSFNBMARIN.COM Oct 11 2019 02:48:00 Credit One Bank, PO Box 60500,  
City of Industry, CA 91716-0500  
518267549 E-mail/PDF: creditonebknofications@resurgent.com Oct 10 2019 23:20:06 Credit One Bank,  
PO Box 60500, City of Industry, CA 91716-0500  
518383146 EDI: Q3G.COM Oct 11 2019 02:48:00 Department Stores National Bank, c/o Quantum3 Group LLC,  
PO Box 657, Kirkland, WA 98083-0657  
518267550 EDI: RMSC.COM Oct 11 2019 02:48:00 Discount Tire c/o Synchrony Bank, PO Box 960061,  
Orlando, FL 32896-0061  
518267553 EDI: CRFRSTNA.COM Oct 11 2019 02:48:00 Firestone c/o Credit First N.A., PO Box 81344,  
Cleveland, OH 44188-0344  
518267555 +EDI: AMINFOFP.COM Oct 11 2019 02:48:00 First Premier, 3820 North Louise Avenue,  
Sioux Falls, SD 57107-0145

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518478064 +EDI: RESURGENT.COM Oct 11 2019 02:48:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587

518478064 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 10 2019 23:20:54 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587

518478063 EDI: RESURGENT.COM Oct 11 2019 02:48:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518478063 E-mail/PDF: resurgentbknofications@resurgent.com Oct 10 2019 23:19:30 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518280854 EDI: RESURGENT.COM Oct 11 2019 02:48:00 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518280854 E-mail/PDF: resurgentbknofications@resurgent.com Oct 10 2019 23:20:11 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518267561 EDI: USBANKARS.COM Oct 11 2019 02:48:00 Lakeland Bank c/o Cardmember Service, PO Box 790408, St. Louis, MO 63179-0408

518297279 EDI: MERRICKBANK.COM Oct 11 2019 02:48:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518297279 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 10 2019 23:19:19 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518267564 EDI: MERRICKBANK.COM Oct 11 2019 02:48:00 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702

518267564 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 10 2019 23:19:55 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702

518377408 EDI: PRA.COM Oct 11 2019 02:48:00 Portfolio Recovery Associates, LLC, c/o Discount Tire, POB 41067, Norfolk VA 23541

518381141 EDI: PRA.COM Oct 11 2019 02:48:00 Portfolio Recovery Associates, LLC, c/o Phillips 66 Credit Card, POB 41067, Norfolk VA 23541

518376045 EDI: PRA.COM Oct 11 2019 02:48:00 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

518267565 EDI: RMSC.COM Oct 11 2019 02:48:00 Phillips 66 CO/SYNCB, PO Box 530942, Atlanta, GA 30353-0942

518353896 +EDI: JEFFERSONCAP.COM Oct 11 2019 02:48:00 Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

518345689 EDI: Q3G.COM Oct 11 2019 02:48:00 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788

518263132 +EDI: RMSC.COM Oct 11 2019 02:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518267569 EDI: RMSC.COM Oct 11 2019 02:48:00 WalMart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518354015\* +SST as servicing agent for BEST EGG, 4315 Pickett Road,, St. Joseph, Missouri 64503-1600  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0